

Information to identify the case:

Debtor 1	<u>Gabriel C. Cole</u>	Social Security number or ITIN	xxx-xx-6565
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Jenelle K. Cole</u>	Social Security number or ITIN	xxx-xx-1185
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-22467-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gabriel C. Cole

Jenelle K. Cole

12/15/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Gabriel C. Cole
 Jenelle K. Cole
 Debtors

Case No. 17-22467-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
 Form ID: 318

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Dec 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2017.

db/jdb
 tr +Gabriel C. Cole, Jenelle K. Cole, 184 Buttermilk Falls Lane, Apollo, PA 15613-8042
 +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,
 Ebensburg, PA 15931-0270
 cr +Katrina Burkett, 3522 Hills Church Road, Export, PA 15632-9369
 14644192 Alle-Kiski Medical Center, PO Box 644896, Pittsburgh, PA 15264-4896
 14644196 Century United of Pittsburgh, PO Box 18527, Pittsburgh, PA 15236-0527
 14644199 Discover Card, PO Box 742655, Cincinnati, OH 45274-2655
 14656182 +Donald J. Cole and Suzanne Cole, 180 Buttermilk Falls Lane, Apollo, PA 15613-8042
 14656186 +Green Tree Lumber, P.O. Box 126, Smicksburg, PA 16256-0126
 14644204 IU 7 Federal Credit Union, 2300 Freeport Road, 15 Feldarelli Square,
 New Kensington, PA 15068
 14644207 Macy's, PO Box 9001094, Louisville, KY 40290-1094
 14644212 PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429
 14644211 Peoples Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760
 14644214 Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577
 14644216 +State Farm Life Insurance Company, PO Box 2364, Bloomington, IL 61702-2364
 14644217 UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 16 2017 00:50:56 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14644193 EDI: BANKAMER.COM Dec 16 2017 00:43:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019
 14644194 EDI: TSYS2.COM Dec 16 2017 00:48:00 Barclay's Bank, c/o Barclay Card Services,
 PO Box 13337, Philadelphia, PA 19101-3337
 14644195 EDI: CAPITALONE.COM Dec 16 2017 00:43:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 14644197 EDI: CITICORP.COM Dec 16 2017 00:43:00 Citibank, PO Box 6004,
 Sioux Falls, SD 57117-6004
 14644201 E-mail/Text: bankruptcynotice@fcbanking.com Dec 16 2017 00:50:37 First Commonwealth Bank,
 P. O. Box 400, Indiana, PA 15701-0400
 14644202 +EDI: FSAE.COM Dec 16 2017 00:48:00 Firstsource Advantage LLC, 205 Bryant Woods South,
 Amherst, NY 14228-3609
 14656185 +EDI: PHINAMERI.COM Dec 16 2017 00:48:00 GM Financial, 801 Cherry Street, Ste. 3500,
 Fort Worth, TX 76102-6854
 14644203 +E-mail/Text: cs.bankruptcy@jmcibiz.com Dec 16 2017 00:51:38 Hughes Network Systems,
 c/o Joseph, Mann & Creed, 8948 Canyon Falls Boulevard, Suite 200, Twinsburg, OH 44087-1900
 14644205 EDI: RMSC.COM Dec 16 2017 00:43:00 Lowe's, c/o Synchrony Bank, PO Box 530914,
 Atlanta, GA 30353-0914
 14644208 +EDI: MID8.COM Dec 16 2017 00:48:00 Midland Credit Management,
 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 14644209 EDI: RMSC.COM Dec 16 2017 00:43:00 Old Navy Visa, c/o Synchrony Bank, PO Box 960017,
 Orlando, FL 32896-0017
 14644213 EDI: PRA.COM Dec 16 2017 00:48:00 Portfolio Recovery Associates, PO Box 12914,
 Norfolk, VA 23541
 14645035 +EDI: PRA.COM Dec 16 2017 00:48:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14644210 EDI: WFNNB.COM Dec 16 2017 00:48:00 Peebles-Comenity Bank, P.O. Box 659465,
 San Antonio, TX 78265-9465
 14659398 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 16 2017 00:50:56
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg PA 17128-0946
 14644215 EDI: RMSC.COM Dec 16 2017 00:43:00 Sam's Club, c/o Synchrony Bank, PO Box 530942,
 Atlanta, GA 30353-0942
 14644218 +EDI: WFFC.COM Dec 16 2017 00:48:00 Wells Fargo Financial National Bank, PO Box 660553,
 Dallas, TX 75266-0553
 14644219 E-mail/Text: BKRMailOps@weltman.com Dec 16 2017 00:51:12 Weltman Weinberg & Reis,
 P.O. Box 93596, Cleveland, OH 44101-5596
 14644220 E-mail/Text: bankruptcy@firstenergycorp.com Dec 16 2017 00:51:11 West Penn Power Company,
 P.O. Box 3687, Akron, OH 44309-3687

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
 aty* +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,
 Ebensburg, PA 15931-0270
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14656173* Alle-Kiski Medical Center, PO Box 644896, Pittsburgh, PA 15264-4896
 14656174* +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886-5019)
 14656175* Barclay's Bank, c/o Barclay Card Services, PO Box 13337, Philadelphia, PA 19101-3337
 14656176* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083

District/off: 0315-2

User: mgut
Form ID: 318

Page 2 of 2
Total Noticed: 35

Date Rcvd: Dec 15, 2017

***** BYPASSED RECIPIENTS (continued) *****

14656177* Century United of Pittsburgh, PO Box 18527, Pittsburgh, PA 15236-0527
14644198* Citibank, PO Box 6004, Sioux Falls, SD 57117-6004
14656178* Citibank, PO Box 6004, Sioux Falls, SD 57117-6004
14656179* Citibank, PO Box 6004, Sioux Falls, SD 57117-6004
14644200* Discover Card, PO Box 742655, Cincinnati, OH 45274-2655
14656180* Discover Card, PO Box 742655, Cincinnati, OH 45274-2655
14656181* Discover Card, PO Box 742655, Cincinnati, OH 45274-2655
14656183* ++FIRST COMMONWEALTH BANK, PO BOX 400, INDIANA PA 15701-0400
(address filed with court: First Commonwealth Bank, P. O. Box 400, Indiana, PA 15701-0400)
14656184* +Firstsource Advantage LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
14656187* +Hughes Network Systems, c/o Joseph, Mann & Creed, 8948 Canyon Falls Boulevard, Suite 200,
Twinsburg, OH 44087-1900
14656188* IU 7 Federal Credit Union, 2300 Freeport Road, 15 Feldarelli Square,
New Kensington, PA 15068
14644206* Lowe's, c/o Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14656189* Lowe's, c/o Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14656190* Lowe's, c/o Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14656191* Macy's, PO Box 9001094, Louisville, KY 40290-1094
14656192* +Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14656193* Old Navy Visa, c/o Synchrony Bank, PO Box 960017, Orlando, FL 32896-0017
14656196* PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429
14656197* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541)
14656194* Peebles-Comenity Bank, P.O. Box 659465, San Antonio, TX 78265-9465
14656195* Peoples Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760
14656198* Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577
14656199* Sam's Club, c/o Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14656200* +State Farm Life Insurance Company, PO Box 2364, Bloomington, IL 61702-2364
14656201* UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14656202* +Wells Fargo Financial National Bank, PO Box 660553, Dallas, TX 75266-0553
14656203* Weltman Weinberg & Reis, P.O. Box 93596, Cleveland, OH 44101-5596
14644221* West Penn Power Company, P.O. Box 3687, Akron, OH 44309-3687
14656204* West Penn Power Company, P.O. Box 3687, Akron, OH 44309-3687
14656205* West Penn Power Company, P.O. Box 3687, Akron, OH 44309-3687

TOTALS: 1, * 36, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Joint Debtor Jenelle K. Cole julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-st
einberg.com
Kenneth Steidl on behalf of Debtor Gabriel C. Cole julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-st
einberg.com
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com,
klw@nsslawfirm.com;pa73@ecfcbis.com;mmh@nsslawfirm.com
Lisa M. Swope lms@nsslawfirm.com, klw@nsslawfirm.com;pa73@ecfcbis.com;mmh@nsslawfirm.com
Mary Bower Sheats on behalf of Creditor Katrina Burkett mbsheats@fgbmp.com,
mbsheats@icloud.com;mbsheats@gmail.com;G19303@notify.cincompass.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 7